



OPEN ENROLLMENT

for all employees will begin on October 11th and will end on October 21st

Human Resources and a representative from ASSURANT Dental will be available to answer questions and assist with paperwork on the following days:

October 11, 2005	Central Office, Conference Room A	1:30 p.m. – 3:30 p.m.
October 13, 2005	Westford Academy, Teacher's Room	1:30 p.m. – 3:30 p.m.
October 14, 2005	Police Training Room	9:00 a.m. – 12:00 p.m.
October 18, 2005	Nabnasset School, Conference Room (by the Main Office)	2:30 p.m. – 4:30 p.m.
October 20, 2005	Water Department, Conference Room	11:00 a.m. – 12:30 p.m.

IMPORTANT: The dental & life insurance carriers have changed.

- The Life insurance provides the identical coverage but beneficiary forms need to be filled out.
- The dental is through ASSURANT and has a new effective date of November 1, 2005. The rates are lower with a higher annual maximum, a new affordable low-option, and a 2-person option!

You need to fill out new or additional paperwork if you:

- **Have** Dental Insurance or would like to enroll (Enrollment forms need to be filled out to continue coverage)
- **Have** Life Insurance or would like to enroll (Updated beneficiary forms are required)

Or have recently:

- Married, divorced or legally separated
- Have a new family member and have not added them to the policy
- Have a new address and/or phone number
- Or any other life changes that affect your benefits

This is also the time to:

- Sign up for direct deposit
- Pick up or drop life insurance
- Set up Health Savings Account
- Set up Dependent Savings Account
- Make any changes to your health and dental policies:
 - Pick up or drop health Insurance
 - Pick up or drop dental insurance
 - Add/drop members to your policy

If you are unable to attend any of the above open enrollment sessions and need assistance please contact Human resources (978) 692-5501 / ptebbetts@westford.mec.edu and we will be happy to assist you.

All forms, with the exception of BC/BS health insurance forms, are available and can be printed off www.Westford-ma.gov (effective the afternoon of 10/7/05). Select the Human Resources link, and any forms and/or information, including benefit summary sheets & rates, can be viewed or printed from HR Documents.

~School employees need to forward all forms to Central Office, attention Personnel~
~Town Employees need to forward all forms to Town Hall, attention Human Resources~